



Online Business Banking User Manual

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1. Online Business Banking

This section covers...

- What is Online Business Banking?
- An Overview of Business Banking Administration

1.1 What is Online Business Banking?

Online Business Banking allows the same interface and Internet access point to be used for both personal and business banking Members while at the same time maintaining business security and the separation of personal and business banking enquiry or transaction processes.

Features of Online Business Banking include:

- The ability for businesses to create and maintain access to Online business banking for their employees without the need to contact The Capricornian. This includes creating and deleting Internet signing authorities and data entry logins, as well as changing passwords and access levels.
- Online Data Entry Operators can enter data for transactions without having access to the business' funds, print and download statements, load and maintain business payees and perform other administrative tasks.
- Internet Signing Authorities on business accounts are for employees with an Authority to Operate on these accounts. As well as approving transactions entered by Data Entry Operators, Internet Signing Authorities may also enter transaction data and then approve payment.
- The Internet Signing Authority provides a business with increased flexibility and the ability to have different levels of access for the internet compared to non-online banking activities. A signatory does not need to be given Internet access. If Internet access is provided, then the Signatory may have restrictions and transaction limits for Online Banking that are different to their non-Internet access.
- Where multiple signatories are required to authorise an internet transaction, the signatories do not need to be present in the one location or at the one time. Transactions can be stored as "Approve Payments" for later approval and those with the authority to approve transactions may be notified by emails generated by Business Banking.
- Business to Business relationships allow related Business clients to be linked together to simplify Business Banking Administration and allow Data Entry Operators, Internet Signing Authorities to perform transactions for several related organisations using a single Online Banking Login.

1.1.1 Business Banking Administration

A business must register as an Online Business Banking Member. Once registered, one or more individual Members may be set up as administrators by creating a special non-operational relationship between the individual Member and business Member.

To access funds in business account, a Member must have Signing Authority on that account.

Once the business has been registered for Online Business Banking, access can be provided to the Business Banking Administrators, who in turn, can give Signing Authority access to the business accounts within the organisation.

1.1.2 Levels of Access for Online Business Banking

Once the business is registered for Online Business Banking, Members are set up to administer the Business Banking function and control access to accounts.

There are different levels of access for Business Banking that control what someone can do.

Business Banking Administrator

A Business Banking Administrator manages the Online Business Banking access of other users. The Business Banking Administrator can create logins, determine which accounts are accessible, set authorisation limits and resets passwords.

A login is created for the Administrator who can then access Online Banking and use the Business Banking options to manage Online Banking for other users.

The option is found in the "Settings", but will not be displayed unless the business nominates a user to be set up as an Administrator. The Administrator cannot create other Administrators.

A business user can specify the number of Administrators required to authorise the creation or modification of the Business Banking logins.

Internet Signing Authority

An Internet Signing Authority is a login that may be created by an Administrator for any signatory that has an Authority to Operate (ATO) relationship with one or more of the business accounts to which an ATO relationship exists.

An authorisation limit is set for the login. This is the maximum transaction value the login may authorise.

Data Entry User

A Data Entry User can create transactions but cannot authorise them.

The purpose of Data Entry logins is to allow administrative tasks such as downloading statement information, preparing payments to be authorised, maintaining business payees, etc. to be performed by staff members who are not a signatory on any of the business accounts.

An Administrator may create a Data Entry User login. The login is linked to the business membership. One or more of the business accounts can be accessible for the login.

2. Business Banking Administration

This section covers...

- Business Banking Administration

In particular, Business Banking Administration at the Member Level, including the following

- Add Data Entry Login
- Change Login Access Code
- Add a Signing Authority Login
- Modify Data Entry Login
- Delete a Data entry Login
- Modify Signing Authority Login
- Delete a Signing Authority

2.1 Business Banking Administration

This page allows you to examine who has access to Online Business Banking and to change access levels. This page is accessed through the Business Banking option and is only available to Business Banking Administrators.

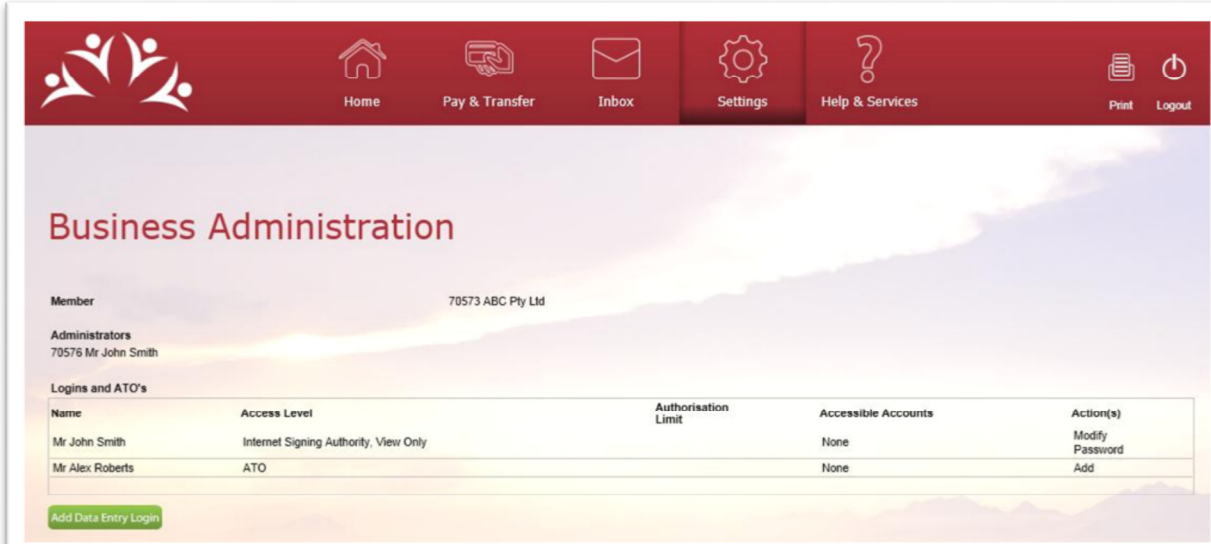
You cannot create or modify Administrators. If you need to add or delete an Administrator you will need to contact The Capricornian.

N.B. The Capricornian Online Banking uses a dynamic menu structure; as such the following screen shots may not represent the menu options to your login.

Step 1

At the initial login the Business Banking Administrator will be taken directly to the Business Administration page.

Your screen will appear similar to the following:



The screenshot displays the 'Business Administration' page. At the top, a red navigation bar contains icons and labels for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. The main content area has a light purple and yellow background with a mountain silhouette. It shows the member name '70573 ABC Pty Ltd' and a list of administrators. Below this is a table titled 'Logins and ATO's' with columns for Name, Access Level, Authorisation Limit, Accessible Accounts, and Action(s). The table lists two administrators: Mr John Smith and Mr Alex Roberts. A green button labeled 'Add Data Entry Login' is at the bottom left of the table area.

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
Mr John Smith	Internet Signing Authority, View Only		None	Modify Password
Mr Alex Roberts	ATO		None	Add

Refer to the following table for a description of screen fields, Actions and other options.

Select Member	This field is only displayed if you are the Business Banking Administrator for more than one business member that is not linked to other Business Banking Members. To change Members, select another Member from the drop down list.
Linked Members	This field is only displayed if the Business Banking Member has links to other related Memberships for Business Banking administration. These are clients linked by a Business to Business (BTB) relationship. Refer to the Business to Business Relationships section for additional information
Administrators	This is a list of all Business Banking Administrators for the Member
Logins and ATO's	This table contains details of Data Entry logins and Authorities To Operate (ATOs)
Name	This table contains details of logins for Data Entry (which may also be restricted to View Only) and the names of ATO's/Internet Signing Authorities
Login Blocked	This column is only displayed if there is at least 1 login that is blocked (e.g. due to excessive password violations). Resetting the Access Code will unblock the login. Refer to Change Login Access Code for additional information.
Access Level	The Access Level for the login. ATO will be displayed in the "Access Level" column if an Authority to Operate does not have a Login as an Internet Signing Authority.
Authorisation Limit	The maximum amount an Internet Signing Authority can approve
Accessible Accounts	This field will show ALL if all accounts for the Business Member can be accessed by the login or ATO. If only selected accounts can be accessed, they will be displayed individually.
Actions	This column contains links to perform various actions on Logins and ATOs. Refer to Actions and Other Options for additional information.
Modify	Click on Modify to change an existing Access Level or change the accounts that the user can access. You can also remove access using this option. If you are changing the details of a Data Entry Login (including "View Only"), refer to Modify Data Entry Login. If you are changing the details of an Internet Signing Authority, refer to Modify Internet Signing Authority Login.
Access Code	Click on Access Code to change the Access Code for a user. See Change Login Access Code.
Add	Click on Add to create an Internet Signing Authority and create a Login and Access Code for them. See Add Internet Signing Authority Login.
Add Data Entry Login (button)	Click on the Add Data entry Login button to create a login to Online Banking, initial Access Code and provide access to accounts. See Add Data Entry Login.

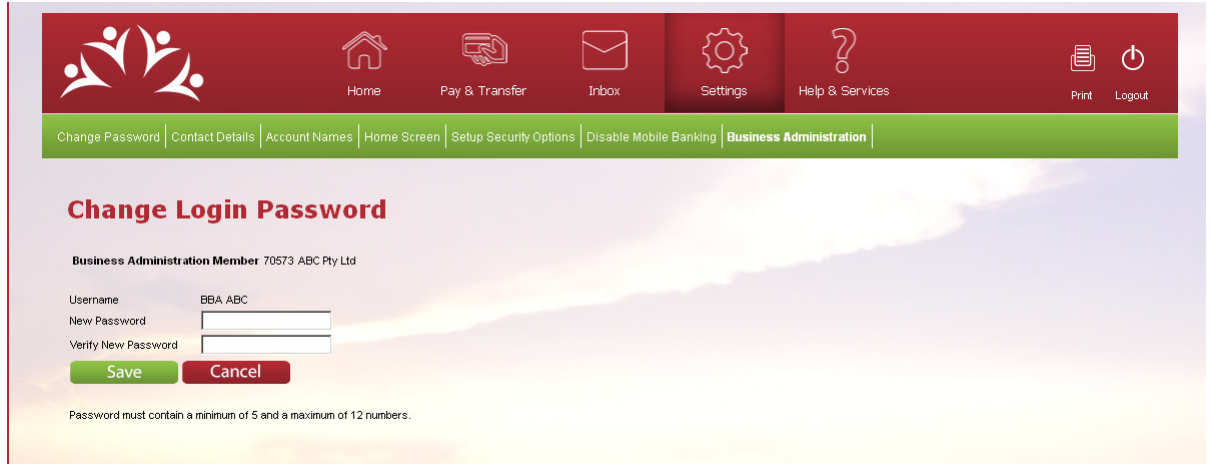
2.2 Actions and Other Options

- Change Login Access Code
- Add Data entry Login
- Modify Data Entry Login
- Delete a Data Entry Login
- Add Internet Signing Authority Login
- Modify Internet Signing Authority Login
- Delete an Internet Signing Authority

2.2.1 Change Login Access Code

Use the Access Code link to change the Access Code for Online Business banking logins. This can include changing the Access Code when a login is blocked due to excessive password violations, or if a user forgets their Access Code.

Step 1



The screenshot shows a web interface for a business banking portal. At the top, there is a red navigation bar with icons for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. Below this is a green breadcrumb trail: Change Password | Contact Details | Account Names | Home Screen | Setup Security Options | Disable Mobile Banking | **Business Administration**. The main heading is 'Change Login Password'. Below it, the user is identified as 'Business Administration Member 70573 ABC Pty Ltd'. There are three input fields: 'Username' (pre-filled with 'BBA ABC'), 'New Password', and 'Verify New Password'. Below the fields are 'Save' and 'Cancel' buttons. A note at the bottom states: 'Password must contain a minimum of 5 and a maximum of 12 numbers.'

Step 2

Enter the New Access Code. Note that rules for the access code are displayed under the buttons.

Step 3

Re-enter the code in the Verify New Access Code box.

Step 4

Click on the Save button, you are returned to the Business Banking Administration page

Changing the password does not require additional authorisations

2.2.2 Add Data Entry Login

Use the Add Data Entry Login option to create a login to Online Banking, set the initial Access Code for the login, control the level of access, and which accounts the Login can access.

Step 1

To access the Add Data Entry Login page, click on the Add Data Entry Login button located on the Business Banking page.

Add Data Entry Login

Business Administration Member 70573 ABC Pty Ltd

New Username

Password

Confirm Password

Access Level and Accessible Accounts

Access Level

Select Accessible Accounts

70573S19 ABC Pty Ltd	<input checked="" type="checkbox"/>
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Step 2

Enter the appropriate details. Refer to the following table.

New Member Login	Enter the login name. The login name must conform to the rules issued by The Capricornian. This will require a minimum and maximum number of characters and may also require a minimum number of numbers or letters. Please contact The Capricornian if you are uncertain about the requirements for this field.
Access Code	Enter the access code for the new login. The access code must conform to the rules issued by The Capricornian. This will require a minimum and maximum number of characters and numerals. Please contact The Capricornian if you are uncertain about the requirements for this field.
Confirm Access Code	Re-enter the access code you entered in the "Access Code" box.
Access Level	The default Access Level is Data Entry. If required, change the Access Level to View Only.
Select Accessible Accounts	This section controls the accounts that the Login will have access to. By default, all accounts will be selected when you create a new Data Entry Login. <ul style="list-style-type: none">Click on the Select All button to select all of the accounts shown

	<ul style="list-style-type: none"> Click on the Unselect All to clear all of the account selections Click in the boxes next to the individual accounts to select/deselect one or more accounts. <p>There must be at least 1 accessible account.</p>
Approve New Login	This section contains one or more boxes depending on the number of Business Banking Administrators that must approve these changes
Access Code	The Business Banking Administrator who is currently signed into Online Banking must enter his or her Access Code in this box
Login Name Access Code	<p>There will be an extra Login Name and Access Code box for each additional Business Banking Administrator that must approve the changes.</p> <p>Each administrator must enter their Login Name and Access Code before the changes are saved. Additional security options may be displayed.</p>

Step 3

There may be additional security requirements not shown in this example.

After entering the details and the Access Codes for the administrator(s), click on the **Save** button.

You are returned to the Administration page.

2.2.3 Modify Data Entry Login

The Modify Data Entry Login page is displayed when you click on the Modify link in the Action(s) for a Data Entry Login.

Data entry logins can be identified by the Login Name in Name column (rather than the actual name) and the notation “Data Entry” or “View Only” in the Access Level column.

Step 1

To access the **Modify Data entry Login** page, click on the appropriate Modify link for a Data Entry login in the Action(s) column in the Administration page.

The screenshot shows the 'Business Administration' page. At the top, there is a navigation bar with icons for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. Below this is a green breadcrumb trail: Change Password | Contact Details | Account Names | Home Screen | Setup Security Options | Disable Mobile Banking | **Business Administration**. The main content area has a header 'Business Administration' and displays member information: Member 70573 ABC Pty Ltd and Administrator 70576 Mr John Smith. A table titled 'Logins and ATO's' is shown with the following data:

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
DATA ABC	Data Entry		All	Modify Password
Mr John Smith	Internet Signing Authority	\$3,000.00	All	Modify Password
Mr Alex Roberts	ATO		None	Add

Below the table is a green button labeled 'Add Data Entry Login'.

The **Modify Data Entry Login** page is displayed:

The screenshot shows the 'Modify Data Entry Login' page. It features the same navigation bar and breadcrumb trail as the previous page. The main content area has a header 'Modify Data Entry Login' and displays the following information: Business Administration Member 70573 ABC Pty Ltd, Username DATA ABC, and Access Level and Accessible Accounts. The Access Level is set to 'Data Entry' in a dropdown menu. Under 'Select accessible accounts', there are 'Select All' and 'Unselect All' buttons. A table shows the selected account: 70573S19 ABC Pty Ltd with a checked checkbox. At the bottom, there is an 'Approve Changes' section with 'Cancel', 'Update', and 'Delete' buttons.

Step 2

Update the appropriate details. Refer Add Data Entry Login for field descriptions.

Step 3

If displayed, enter approval Login Names and Access Codes in the Approve Changes section.

Step 4

Click on the **Update** button.

2.2.4 Delete a Data Entry Login

You also use the Modify link to delete a Data Entry Login.



You cannot back out of a deletion after clicking on the **Delete** button.

Step 1

To access the **Modify Data Entry Login** page, click on the appropriate **Modify** link for a Data Entry login in the Action(s) column in the Administration page.

Business Administration

Member: 70573 ABC Pty Ltd

Administrators: 70576 Mr John Smith

Logins and ATO's

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
DATA ABC	Data Entry		All	Modify Password
Mr John Smith	Internet Signing Authority	\$3,000.00	All	Modify Password
Mr Alex Roberts	ATO		None	Add

Add Data Entry Login

The **Modify Data Entry Login Page** is displayed:

Modify Data Entry Login

Business Administration Member 70573 ABC Pty Ltd

Username DATA ABC

Access Level and Accessible Accounts

Access Level

Select accessible accounts

70573S19	ABC Pty Ltd	<input checked="" type="checkbox"/>
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Approve Changes

Step 2

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 3

Click on the **Delete** button.

2.2.5 Add Internet Signing Authority Login

Use the **Add** link to create a new Internet Signing Authority login for Online Banking from a User with an ATO [Authority to Operate] over at least one of the Business accounts.

This process provides a new Login and Access Code for the signatory, specifically for Business Banking for a single business entity. This ensures that personal and business banking are kept separate, and also, if a signatory has access to several business accounts, operations for each business entity are kept separate.

Step 1

Click on the **Add** link for the ATO you want to make an Internet Signing Authority.

The **Add** link is located in the Action(s) column in the table of logins and ATO's in the Administration page.

The screenshot shows the 'Add Internet Signing Authority Login' form within the Business Administration section of an online banking interface. The form is titled 'Add Internet Signing Authority Login' and is for 'Business Administration Member 70573 ABC Pty Ltd'. It includes fields for 'New Login for Member 70575 Mr Alex Roberts', 'Username', 'Password', and 'Confirm Password'. There is a section for 'Accessible Accounts' with a dropdown menu showing '70573S19 ABC Pty Ltd' and 'Full Access'. An 'Authorisation Limit' field is also present. At the bottom, there are 'Save' and 'Cancel' buttons. The background of the form area shows a sunset over mountains.

Step 2

Enter details as per following table

Login Name	Enter the login name. The login name must conform to the rules issued by The Capricornian Ltd. This will require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult The Capricornian Ltd if you are uncertain about the requirements for this field.
Access Code	Enter the access code for the new login. The access code must conform to the rules issued by The Capricornian Ltd. This will require a minimum and maximum number of characters and may also require a minimum and maximum number of characters and may also require a minimum number of numerals. Please consult The Capricornian Ltd if you are uncertain about the requirements for this field.
Confirm Access Code	Re-enter the code you entered in the 'Access Code' box.
Accessible Accounts	This section controls the access to accounts for the Login. By default, all accounts on which the member is a Signatory will be selected when you create a new Internet Signing Authority Login.

	Click in the boxes next to the individual accounts to select/deselect one or more accounts. There must be at least 1 account with 'View Only' or 'Full Access' selected.
Authorisation Limit	Enter the authorised Limit in dollars (the dollar sign itself is not required). The value must be greater than 0.
Notify when Authorisation Required	Check the 'Notify when Authorisation Required' box if email verification of Approve Payments is required. This field is only displayed if your financial institution is providing a notification service.
Email Address	The 'Notify when Authorisation Required' box must be checked and an email address entered for the user to receive emails to notify of Approve Payments
Approve New Login Name	This section contains one or more boxes depending on the number of Business Banking Administrators that must approve these changes.
Access Code	The Business Banking Administrator who is currently signed on to Online Banking must enter his or her Access Code in this box.
Login Name Access Code	There will be an extra Login Name and Access Code box for each additional Business Banking Administrator that must approve the changes. Each administrator must enter their Login Name and Access Code before the changes are saved. Additional security options may be displayed.

Step 3

After entering the details and the Access Codes for the administrator(s), click on the Save button.

You are returned to the Administration page.

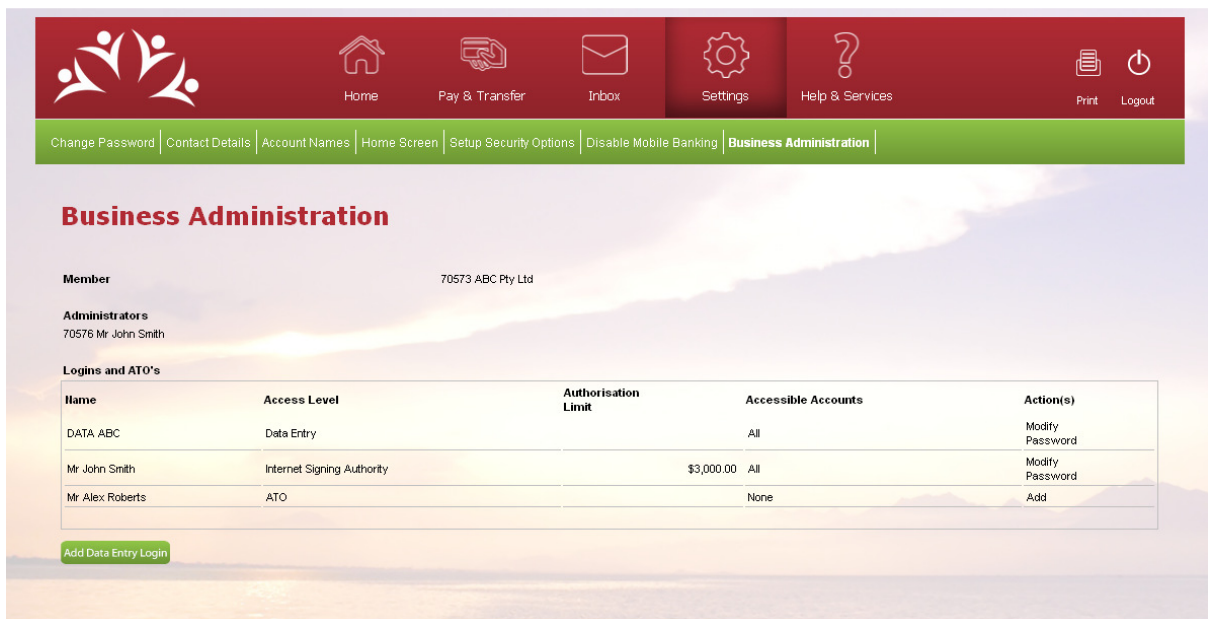
2.2.6 Modify Internet Signing Authority Login

The **Modify Internet Signing Authority Login** page is displayed when you click on the **Modify** link in the Action(s) for an Internet Signing Authority.

Data Entry logins can be identified by the actual name of the user in the name column (rather than the Login Name) and the notation “Internet Signing Authority” in the Access Level Column.

Step 1

To access the **Modify Internet Signing Authority Login** page, click on the appropriate **Modify** link for an Internet Signing Authority in the Action(s) column in the Administration page.

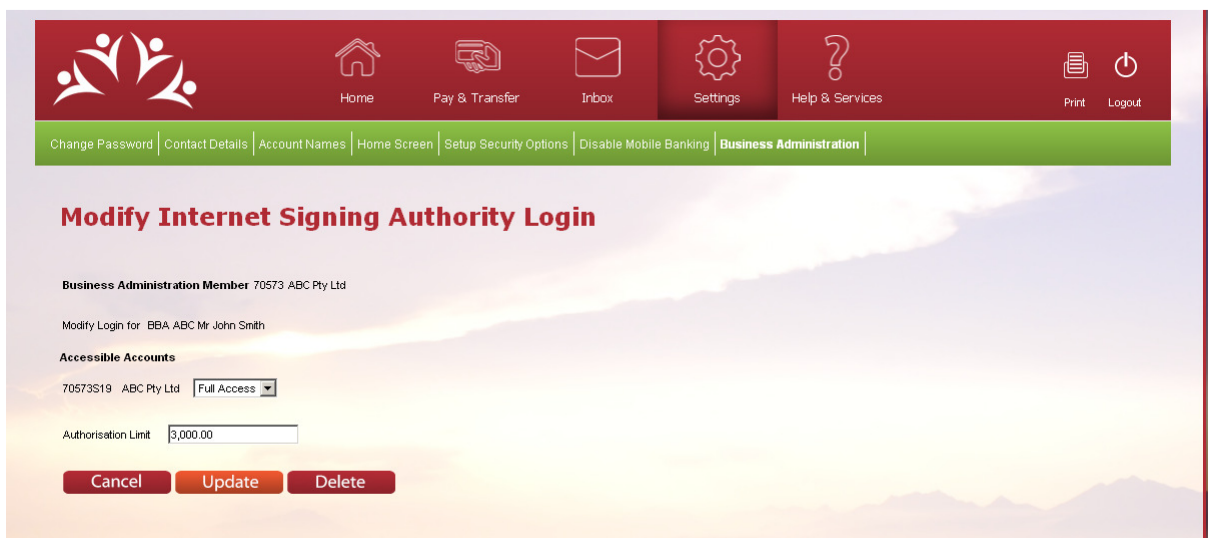


The screenshot shows the 'Business Administration' page. At the top, there is a navigation bar with icons for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. Below this is a breadcrumb trail: Change Password | Contact Details | Account Names | Home Screen | Setup Security Options | Disable Mobile Banking | **Business Administration**. The main content area has a header 'Business Administration' and a sub-header 'Member' with the value '70573 ABC Pty Ltd'. Below this, there is a section 'Administrators' with the value '70576 Mr John Smith'. The 'Logins and ATO's' section contains a table with the following data:

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
DATA ABC	Data Entry		All	Modify Password
Mr John Smith	Internet Signing Authority	\$3,000.00	All	Modify Password
Mr Alex Roberts	ATO		None	Add

Below the table, there is a button 'Add Data Entry Login'.

The **Modify Internet Signing Authority Login** page is displayed:



The screenshot shows the 'Modify Internet Signing Authority Login' page. At the top, there is a navigation bar with icons for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. Below this is a breadcrumb trail: Change Password | Contact Details | Account Names | Home Screen | Setup Security Options | Disable Mobile Banking | **Business Administration**. The main content area has a header 'Modify Internet Signing Authority Login'. Below this, there is a sub-header 'Business Administration Member' with the value '70573 ABC Pty Ltd'. The 'Modify Login for' section shows 'BBA ABC Mr John Smith'. The 'Accessible Accounts' section shows '70573S19 ABC Pty Ltd' with a dropdown menu set to 'Full Access'. The 'Authorisation Limit' section shows a text input field with the value '\$3,000.00'. At the bottom, there are three buttons: 'Cancel', 'Update', and 'Delete'.

Step 2

Update the appropriate details. Refer **Add Internet Signing Authority Login** for field descriptions.

Step 3

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 4

Click on the **Update** button.

2.2.7 Delete an Internet Signing Authority

You also use the Modify line to delete an Internet Signing Authority.



You cannot back out of a deletion after clicking on the **Delete** button.

Deleting an Internet Signing Authority does not remove the member as a signatory on the account/s.

Step 1

To access the **Modify Internet Signing Authority Login** page, click on the appropriate **Modify** link for an Internet Signing Authority in the Action(s) column in the Administration page.

Business Administration

Member: 70573 ABC Pty Ltd

Administrators: 70576 Mr John Smith

Logins and ATO's

Name	Access Level	Authorisation Limit	Accessible Accounts	Action(s)
DATA ABC	Data Entry		All	Modify Password
Mr John Smith	Internet Signing Authority	\$3,000.00	All	Modify Password
Mr Alex Roberts	ATO		None	Add

[Add Data Entry Login](#)

The **Modify Internet Signing Authority Login** page is displayed:

Modify Internet Signing Authority Login

Business Administration Member: 70573 ABC Pty Ltd

Modify Login for: BBA ABC Mr John Smith

Accessible Accounts

70573S19 ABC Pty Ltd

Authorisation Limit:

[Cancel](#) [Update](#) [Delete](#)

Step 2

If displayed, enter approval Login Names and Access Codes in the **Approve Changes** section.

Step 3

Click on the **Delete** button.

3.0 Working with Online Business Banking

This section covers.....

- Processing Transactions with Online Business Banking
- What is different on the Home Page?
- The Payments Menu
- Approve Payments

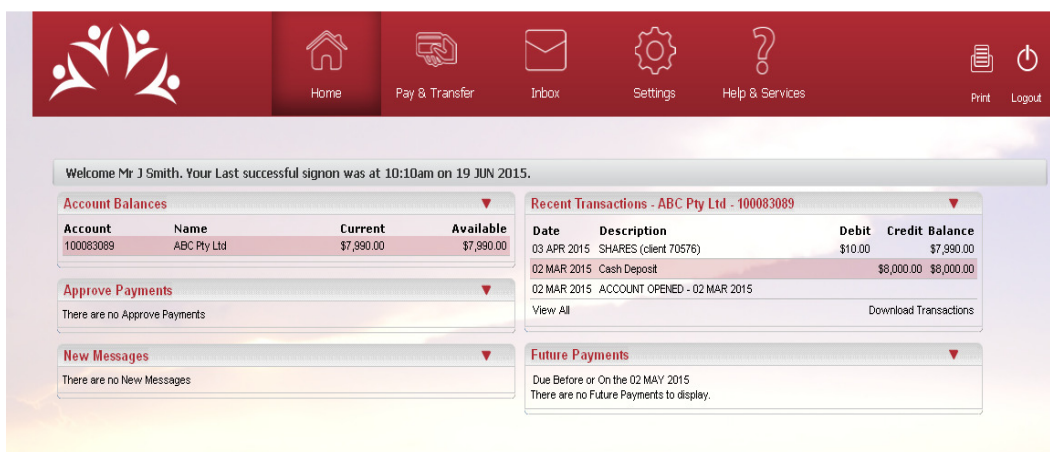
3.1 Processing Transactions with Online Business Banking

In most respects, Online Business Banking users will notice few differences when processing transactions compared to other users, especially if they are familiar with performing transactions in accounts where more than one signature is required.

This section concentrates on the additional functionality for Online Business Banking users and is written from the perspective of the Business Banking Member.

3.2 What is different on the Home Page?

There is little difference on the Home or Welcome page for Online Banking users and Online Business Banking users although you may not be familiar with some of the functionality if you are a previous Online Banking user. For example, in Online Banking, Approve Payments are only available to holders of accounts where multiple signatures are required to authorise payment.



The screenshot displays the Online Business Banking Home Page. At the top is a red navigation bar with icons for Home, Pay & Transfer, Inbox, Settings, Help & Services, Print, and Logout. Below the navigation bar, a welcome message reads: "Welcome Mr J Smith. Your Last successful signon was at 10:10am on 19 JUN 2015." The main content area is divided into several sections:

- Account Balances:** A table showing the current and available balances for account 100083089.
- Recent Transactions - ABC Pty Ltd - 100083089:** A table showing recent transactions, including a cash deposit of \$8,000.00 on 02 MAR 2015.
- Approve Payments:** A section indicating there are no approve payments to display.
- New Messages:** A section indicating there are no new messages.
- Future Payments:** A section indicating there are no future payments to display.

Account	Name	Current	Available
100083089	ABC Pty Ltd	\$7,990.00	\$7,990.00

Date	Description	Debit	Credit	Balance
03 APR 2015	SHARES (client 70576)	\$10.00		\$7,990.00
02 MAR 2015	Cash Deposit		\$8,000.00	\$8,000.00
02 MAR 2015	ACCOUNT OPENED - 02 MAR 2015			

The following information highlights the main areas of interest as a Data Entry Operator or an Internet Signing Authority for Online Business Banking:

3.2.1 Approve Payments

The **Approve Payments** section is displayed if you have access to Online Business Banking accounts as a Data Entry User or an Internet Signing Authority and there are payments loaded but not fully authorised (referred to as Approve Payments). An Internet Signing Authority is the Internet equivalent of a Signatory.

As previously noted, the Approve Payments section is also displayed to other Online Banking users with an account where more than 1 signature is required to authorise payment.

View a full list of Approve Payments

Click on the **Full Approve Payments list** link in the list of Approve Payments or choose **Payments, Approve Payments** from the menu to view a full listing of all Approve Payments.

View detailed information on a single Pending Authorisation

Click on a **Detail** hyperlink to view details of a single **Pending Authorisation** transaction.

Refer to **Approve Payments** for additional information.

3.2.2 List of Accounts

The **Account Details** section by default displays the full list of accounts available to Online Banking. If you are logged in as an Online Business Banking user, these will be business accounts that you have access to, either to view the details or to operate on the accounts as an Internet Signing Authority.

3.2.3 Future Payments

The **Future Payments** section will display payments that are soon to be due. A link at the end of each line will display more details about the Future Payment.

3.3 The Payments Menu

The Payments menu allows you to perform a variety of different types of transactions on your accounts.

The following types of transaction may be available to you from the Payments menu:

- BPAY
- Transfer Money
- Future Payments
- BPAY Address Book
- My Payees
- Multiple Transactions
- Approve Payments

3.3.1 What's different with transaction processing using Online Business Banking?

The Processing of transactions is similar to other Online Banking users.

Data Entry Operators

If you are a Data Entry Operator, you do not have the authority to authorise transactions. Instead, you need to 'Store' the transactions.

When you store the transactions, you may have the ability to notify Internet Signing Authorities via email that there is a transaction ready to be authorised. You can also include notes associated with the transaction.

The process is essentially the same for all users of Online Banking. After you enter the transaction details and you click on the **Pay Now** or **Pay Later** buttons, you will need to store the transaction as a '**Pending Authorisation**'. Before doing so you can select Internet Signing Authorities to be notified and add a note to the transaction.

The general process is as follows:

Step 1

Enter the transaction details and click on the button labelled Next.

Step 2

The confirmation page will appear showing details of the signatories required.

Confirm Transfer

You have provided the following details.

From Account	100083089 - ABC Pty Ltd	
	Current Balance	\$7,990.00
	Available Balance	\$7,990.00

To Account	100049503 - Capricornian
------------	--------------------------

Reference (to Appear on Statement) End of Month

Amount	\$150.00
--------	----------

When	This transaction will occur immediately
------	---

You must ensure that the BSB and Account Number are correct or your payment may be paid to an account that does not belong to the named recipient. If payment is made to an incorrect account, it may not be possible to recover the funds from the unintended recipient.

This service is NOT BPAY, if you wish to make a BPAY payment, click on BPAY in the main menu.

This account requires 2 more Signatories to authorise a withdrawal.

The other signatories are:

Member	Status	Notify via email
<input type="radio"/> Mr J Smith		<input type="checkbox"/>
<input type="radio"/> Mr A Roberts		<input type="checkbox"/>

Notes - record only if Transaction is to be authorised later

OK

Store

Previous

Cancel

The information on the screen will vary, depending on the number of signatures required. An additional **Notify via email** column may be displayed next to the listing of 'other signatories'.

Step 3

If displayed, check the 'Notify via email' boxes of 'other signatories' to send email notifications of the Pending Authorisation. The 'other signatories' are Internet Signing Authorities.

Step 4

If required, enter any notes relevant to this transaction in the 'Notes – record only if the transaction is to be authorised later' section.

Step 5

Click on the **Store** button. After clicking on the **Store** button, the transaction will be placed in the list of 'Approve Payments'.

Additional Information

If one or more Internet Signing Authorities have access to your computer while you are processing the transaction, they can check the option button next to their name and then enter their Member Logins and Access Codes and any other security identification details requested at Step 2.

Confirm Transfer

You have provided the following details.

From Account	100083089 - ABC Pty Ltd
Current Balance	\$7,990.00
Available Balance	\$7,990.00
To Account	100049503 - Capricornian
Reference (to Appear on Statement)	End of Month
Amount	\$150.00
When	This transaction will occur immediately

You must ensure that the BSB and Account Number are correct or your payment may be paid to an account that does not belong to the named recipient. If payment is made to an incorrect account, it may not be possible to recover the funds from the unintended recipient.

This service is NOT BPAY, if you wish to make a BPAY payment, click on BPAY in the main menu.

This account requires 2 more Signatories to authorise a withdrawal.

The other signatories are:

Member	Status	Notify via email
<input checked="" type="radio"/> Mr J Smith		<input checked="" type="checkbox"/>
<input type="radio"/> Mr A Roberts		<input type="checkbox"/>

Username	Password
<input type="text"/>	<input type="text"/>

Notes - record only if Transaction is to be authorised later

Please Approve

OK

Store

Previous

Cancel

If all Member logins and Access Codes for the required number of Internet Signing Authority Authorities have been entered, you can click on the OK button rather than the Store button. You also skip Steps 3 to 5 above.

Internet Signing Authorities

Step 1

Enter the transaction details and click on the button labelled **Next**.

Step 2

The confirmation page will appear showing details of the signatories required.

This account requires 2 more Signatories to authorise a withdrawal.

The other signatories are:

Member	Status	Notify via email
<input checked="" type="radio"/> Mr J Smith		<input checked="" type="checkbox"/>
<input type="text"/>	<input type="text"/>	
<input type="radio"/> Mr A Roberts		<input type="checkbox"/>

Notes - record only if Transaction is to be authorised later

OK Store Previous Cancel

The information on the screen will vary, depending on the number of signatures required. An additional **Notify via email** column may be displayed next to the listing of 'other signatories'.

Step 3

Enter **Your Access Code** and any other security identification details requested.

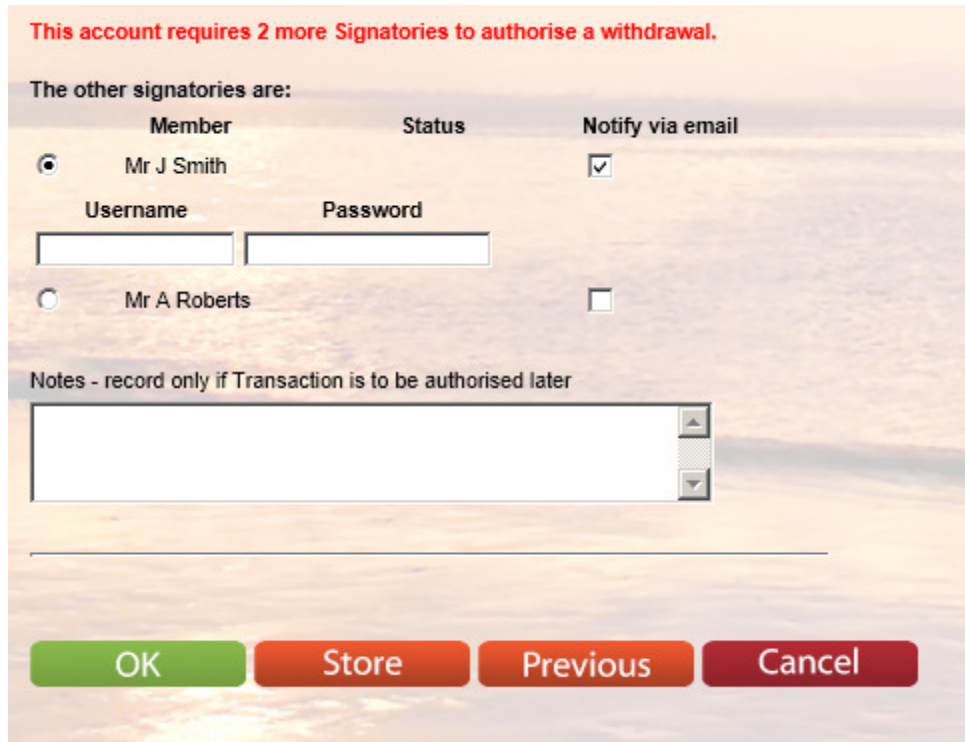
Step 4

When other signatories are required and the **Notify via email** check boxes are displayed, you can check the boxes to send email notifications of the Pending Authorisation. The 'other signatories' are Internet Signing Authorities.

Step 5

If required, enter any notes relevant to this transaction in the **Notes – record only if Transaction is to be authorised later** section.

If additional Internet Signing Authorities are present and have access to your computer while you are processing the transaction, they can check the option button next to their name and then enter their **Member Logins** and **Access Codes** and any other security identification details requested at Step 3.



This account requires 2 more Signatories to authorise a withdrawal.

The other signatories are:

Member	Status	Notify via email
<input checked="" type="radio"/> Mr J Smith		<input checked="" type="checkbox"/>
<input type="text"/> Username	<input type="text"/> Password	
<input type="radio"/> Mr A Roberts		<input type="checkbox"/>

Notes - record only if Transaction is to be authorised later

OK Store Previous Cancel

If all the **Member Logins** and **Access Codes**, etc. for the required number of Internet Signing Authority Authorities have been entered, skip Steps 4 and 5.

Step 6

Do one of the following:

- Click on the **OK** button if no further signatory details are required, or
- If displayed, click on the **Store** button, the transaction will be placed in the list of 'Approve Payments'.

3.4 Approve Payments

The Approve Payments function is available to Online Banking users with access to accounts where more than 1 signature is required to authorise payment. It allows signatories to view pending transactions and to authorise those transactions at a later time, even though not all signatories are available at the same time.

In addition, Business Banking Users may also:

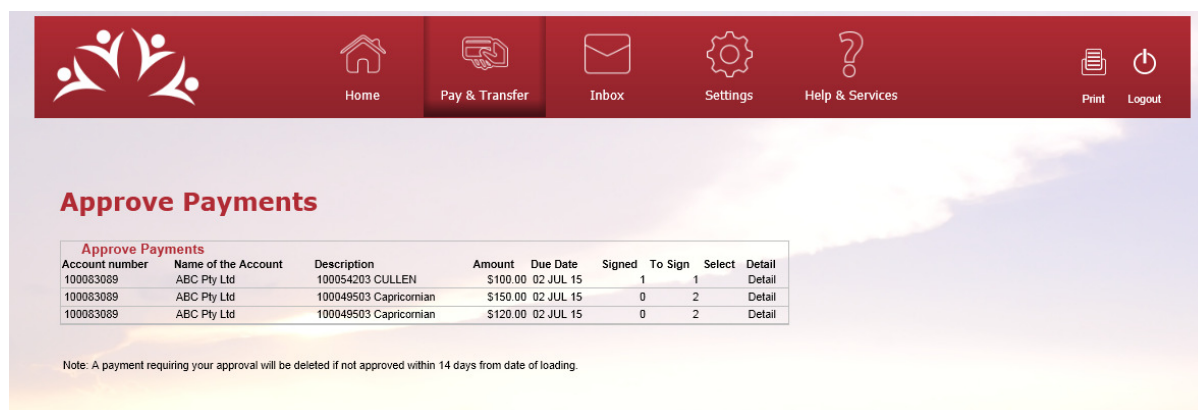
- Allow Data Entry Operators to enter payment details and create a pending authorisation transaction, even when only one signature is required.
- Generate an email alert to a signatory (i.e. an Internet Signing Authority), to notify a transaction or batch of transactions is ready to be authorised.
- Enter, review and edit notes that have been entered for a pending authorisation.
- Authorisation of transactions is limited to a pre-set value for each Internet Signing Authority as well as the daily debit limit set on an account.

3.4.1 List of Approve Payments

Step 1

Do one of the following:

- On the Home page, click on the **Full Approve Payments list** link in the list of Approve Payments.

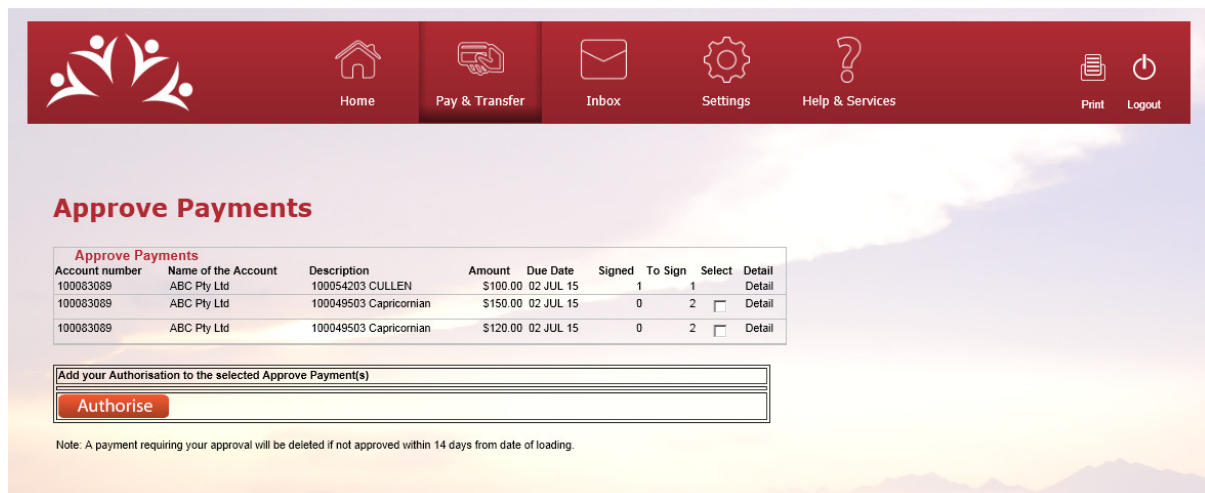


Account number	Name of the Account	Description	Amount	Due Date	Signed	To Sign	Select	Detail
100063089	ABC Pty Ltd	100054203 CULLEN	\$100.00	02 JUL 15	1	1		Detail
100063089	ABC Pty Ltd	100049503 Capricornian	\$150.00	02 JUL 15	0	2		Detail
100063089	ABC Pty Ltd	100049503 Capricornian	\$120.00	02 JUL 15	0	2		Detail

Note: A payment requiring your approval will be deleted if not approved within 14 days from date of loading.

- Choose **Payments, Approve Payments** from the menu.

Your page will look similar to the following:



Approve Payments

Account number	Name of the Account	Description	Amount	Due Date	Signed	To Sign	Select	Detail
100083089	ABC Pty Ltd	100054203 CULLEN	\$100.00	02 JUL 15	1	1	<input type="checkbox"/>	Detail
100083089	ABC Pty Ltd	100049503 Capricornian	\$150.00	02 JUL 15	0	2	<input type="checkbox"/>	Detail
100083089	ABC Pty Ltd	100049503 Capricornian	\$120.00	02 JUL 15	0	2	<input type="checkbox"/>	Detail

Add your Authorisation to the selected Approve Payment(s)

Authorise

Note: A payment requiring your approval will be deleted if not approved within 14 days from date of loading.

A check box in the Select column appears only if you can add your authorisation to the payment, ie you are an Authority To Operate on the account, have full access to the From account as the Internet Signing Authority, your authorisation limit is sufficient to authorise the payment amount and you have not yet authorised it.

How long do transactions remain in the List of Approve Payments?

The financial institution providing your Online Business Banking has pre-defined a period of time that transactions will remain on the system. This is displayed near the bottom of the page when you are viewing the List of Approve Payments.

3.4.2 View Detail of a Transaction









Step 1

From the **List of Approve Payments** page, or the Approve Payments section of the Home page, click on the **Detail** link for the transaction.

Approve Payments					
Account number	Name of the Account	Description	Created	Amount	Detail
100083089	ABC Pty Ltd	100054203 CULLEN	02 JUL 15	\$100.00	Detail
100083089	ABC Pty Ltd	100049503 Capricornian	02 JUL 15	\$150.00	Detail
100083089	ABC Pty Ltd	100049503 Capricornian	02 JUL 15	\$120.00	Detail

This example shows the list of Approve Payments from the Home Page.

- The details displayed will vary according to the type of transaction.
- If you are able to authorise this transaction, and password confirmation on updates is required by the financial institution, an 'Access Code' box will be displayed.

 Home Pay & Transfer Inbox Settings Help & Services Print Logout

Approve Payment Detail - Internal Transfer

Withdrawal Detail

From Account	100083089	ABC Pty Ltd
Current Balance	\$7,990.00	
Available Balance	\$7,990.00	
To Payee	Account number	100049503 Capricornian
Amount	\$120.00	
When	This transaction will occur when fully authorised	
Loaded by	DATA ABC	02 JUL 2015 04:18pm

This account requires 1 more Signatory to authorise a withdrawal.

The other signatories are:

Member	Status	Notify via email
<input type="radio"/> Mr A Roberts	<input type="checkbox"/>	

Notes - record only if Transaction is to be authorised later

CancelStorePay NowDelete

3.4.3 Authorise a Pending Transaction from the Detail View screen

Step 1

Click on the **Detail** link for the transaction in the List of Approve Payments.

Step 2

Enter your **Access Code** and any other security identification details requested.

Step 3

Click on the **Pay now** button.